Client Name: _____ ***Unit:*** _____

Fort Bragg Financial Readiness Program (910) 396-2507

https://bragg.armymwr.com/programs/frp

Pay and Entitlements

Base Pay	$
BAS	$
BAH	$
Parachute Pay	$
Special Pay	$
Spouse's Pay	$
Total Pay	$ ***0.00***

Subtract deductions	$ ***0.00***
Total Net Pay	$ ***0.00***

Deductions

Federal	$
FICA-Social Security	$
FICA-Medicare	$
SGLI	$
State Taxes	$
AFRH	$
SGLI/Fam Spouse	$
MGIB	$
Meal Deduction	$
Total Deductions	$ ***0.00***

Ideal Budget Breakdown

Projected Pay
0.00

Pay change notes		Amount of Change

	Expenses	*Current*	*Projected*
Housing	Rent or mortgage	$	$
	Renter's or home owner's insurance	$	$
	Utilities (like electricity and gas)	$	$
	Internet and cable	$	$
	Cell phone	$	$
	Other expenses	$	$
	Total housing expenses	$ ***0.00***	$ ***0.00***
Food	Groceries and household supplies	$	$
	Meals out (also lunches and vending machines)	$	$
	Other household expenses (alcohol and tobacco)	$	$
	Total food expenses	$ ***0.00***	$ ***0.00***
Vehicle	Fuel for vehicle	$	$
	Vehicle maintenance	$	$
	Vehicle insurance	$	$
	Other transportation expenses (taxi, uber and other expenses)	$	$
	Total vehicle expenses	$ ***0.00***	$ ***0.00***
Personal and Family	Personal Care (barber or salon)	$	$
	Daycare/after school care or child support	$	$
	Lessons, games and toys	$	$
	Gifts/Money given to family members	$	$
	Uniforms, clothing and shoes	$	$
	Laundry	$	$
	Entertainment (Netflix, Hulu, Amazon)	$	$
	Total personal and family expenses	$ ***0.00***	$ ***0.00***

		Current	Projected
Health	Medicine (over the counter meds)	$	$
	Dental/vision co-pays	$	$
	Vitamin supplements	$	$
	Total health expenses	$ 0.00	$ 0.00
Other	School costs (like supplies, tuition, school clothes)	$	$
	Donations (charity, tithing, etc.)	$	$
	Other expenses (leave or travel)	$	$
	Banking expenses (ATM fees and overdrafts)	$	$
	Total other expenses	$ 0.00	$ 0.00
	Total Living Expenses (without Financial and Creditors)	$ 0.00	$ 0.00
Financial	Savings *Balance:*	$	$
	TSP or 401K	$	$
	Roth (TSP or civilian)	$	$
	Other investments	$	$
	Total financial expenses	$ 0.00	$ 0.00

Creditor Accounts	Creditor	Balance	%Rate	Monthly	Monthly
		$		$	$
		$		$	$
		$		$	$
		$		$	$
		$		$	$
		$		$	$
		$		$	$
		$		$	$
		$		$	$
	Total credit account expenses	$ 0.00		$ 0.00	$ 0.00

Net Pay (amount from the front of this form)	$ 0.00	$ 0.00
Total amount of monthly expenses	$ 0.00	$ 0.00

	Current	Projected
Budget surplus:	$ 0.00	$ 0.00
Budget deficit: -	$ 0.00	$ 0.00

Living Expense Ratio	0.00%	0.00%
Savings and Investment Ratio	0.00%	0.00%
Debt to Income Ratio	0.00%	0.00%

Counselor Name and email:	Counselor Phone:

Action Plan Notes:
Increase Income
Decrease living expenses
Decrease Indebtedness
Trying to cut expenses?

Need help calculating how many tax exemptions you should take?
https://www.bankrate.com/calculators/tax-planning/payroll-tax-deductions-calculator.aspx